

Information to identify the case:

Debtor 1	<u>Juan Espinosa</u>	Social Security number or ITIN	xxx-xx-1097
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-18268-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juan Espinosa

10/25/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Juan Espinosa
 Debtor

Case No. 17-18268-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Juan Espinosa, 219 Maine Avenue, Cherry Hill, NJ 08002-3015
 516783714 +Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063
 516783715 +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
 517772889 +Citibank, N.A., Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
 517772890 +Citibank, N.A., Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006,
 Citibank, N.A., Fay Servicing, LLC 75006-3357
 516783720 +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 516783722 +Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e,
 Syosset, NY 11791-4401
 517382808 East Coast Warwick Terrace, Rosemary Spohn Esquire, 2 South Avenue West W411,
 Cranford, NJ 07016-2674
 516783723 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783732 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 516783733 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 517021473 +U.S. BANK TRUST, N.A., as TRUSTEE FOR LSF9 MASTER, CALIBER HOME LOANS INC,
 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
 517998776 +U.S. Bank Trust National Association, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 517988949 U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609,
 Dallas, TX 75381-4609
 517024013 +U.S. Bank Trust, N.A., as Trustee for LSF9 Master, PO BOX 24330,
 OKLAHOMA CITY OK 73124-0330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517017712 E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 01:33:35
 Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated,
 Office Systems, Inc., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516783713 +EDI: BANKAMER.COM Oct 26 2019 04:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517351337 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Oct 26 2019 01:20:18 CALIBER HOME LOANS, INC.,
 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
 516783717 +EDI: CAPITALONE.COM Oct 26 2019 04:38:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516783719 +EDI: CHASE.COM Oct 26 2019 04:38:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 517021948 EDI: PRA.COM Oct 26 2019 04:38:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 517177199 +E-mail/Text: bankruptcy@pseg.com Oct 26 2019 01:15:31 PSEG, Attn: Bankruptcy,
 PO Box 490, Cranford, NJ 07016-0490
 516783736 +EDI: VERIZONCOMB.COM Oct 26 2019 04:38:00 Verizon,
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517350486 CALIBER HOME LOANS, INC.,
 516783716* +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
 516783718* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516783721* +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 516783724* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783725* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783726* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783727* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783728* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783729* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783730* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783731* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 518269587* +Juan Espinosa, 219 Maine Avenue, Cherry Hill, NJ 08002-3015
 516783734* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 516783735* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 517988950* U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609,
 Dallas, TX 75381-4609

TOTALS: 1, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: Oct 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Brad J. Sadek on behalf of Debtor Juan Espinosa brad@sadeklaw.com, bradsadek@gmail.com
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C NJ_ECF_Notices@mccalla.com
R. A. Lebron on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT bankruptcy@feinsuch.com
Sindi Mncina on behalf of Creditor U.S. Bank Trust National Association smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9